HIGHLIGHTS IN A HALF, CENTURY OF PROGRESS

GEN



Gc 977.202 F77hig

Highlights in a half century of progress



FIFTIETH ANNIVERSARY

Illen Cul IV : Jolic Jirani G TO Web 2270 IN Ace 31-2270

For Warne. IN Ace 31-2270

Aii in County Public Library

S. 3 V Fact r S Mat

PC Bo 22 'O

Fort Wayne, IN 46864-2273





The Story Of
Our First Fifty Years
1905—1955

AND TRUST COMPANY

FORT WAYNE, INDIANA





The President's Letter

913086

Men, money and vision . . . these are the elements which combine to form the framework of a sound financial structure.

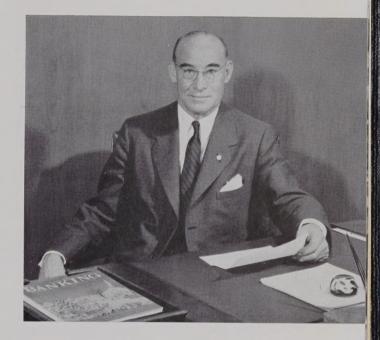
A bank is more than a building and the strong vault it houses; it is a team of men and women working together to protect funds entrusted to their care, and to keep these funds productively employed in the service of the community.

The true story of a bank's progress must give credit to the people responsible in great measure for that progress. This booklet, written in commemoration of Lincoln National Bank's first half century of service, honors them all—from the founders right down to our present "bank family."

We are pleased to dedicate this booklet to all of our many thousands of friends in Fort Wayne and throughout Northern Indiana, in sincere appreciation of their good will and patronage.

We hope you will read it, not only as a reminder of our rich heritage of the past, but also as a written pledge of continued good service. The best years are still to come; share them with us.

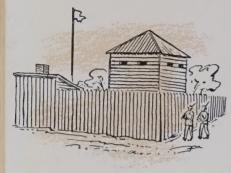
We look back on Lincoln National Bank's first fifty years as sound preparation to meet the challenges and the ever-increasing needs of tomorrow. We are ready—with ample resources, both financial and human, and with banking facilities that are unexcelled in the "golden zone" we serve.



MAY 20, 1955

PRESIDENT

The Story of Fort Wayne



WHERE THE RIVERS MEET

Where the St. Mary's and St. Joseph Rivers join to form the Maumee—this was the site chosen by the Indians for Kekionga, or Miami Town. Its natural advantages for both travel and defense influenced its selection later by French traders and soldiers who erected Fort Miami.

At the close of the Revolution, General Washington, writing to General Richard Henry Lee, said, "I cannot forbear observing that the Miami Village points to an important post for the Union." In 1790, second year of his presidency, Washington sent General Josiah Harmar to establish a post at Miami Town. Harmar was quickly outwitted and defeated by Little Turtle. The following year, General Arthur St. Clair led the second American army to defeat at the hands of the same worthy foe. For the third expedition, Washington selected Anthony Wayne as leader, and Little Turtle was finally defeated in 1794. It was Wayne who built the stockade across the river from Miami Town, which was the beginning of the modern city of Fort Wayne.



FORT - TRADING TOWN - INDUSTRIAL CENTER

From a crude military and commercial outpost, Fort Wayne gradually developed into a prosperous fur-trading center. At the government land sale in 1823, John T. Barr of Baltimore and John McCorkle of Piqua, pooled their resources and purchased the future site of downtown Fort Wayne, for \$1.25 an acre.

By 1829, when Fort Wayne was incorporated as a town, with a population of 300, the economy of the growing community was shifting from fur-trading to water-powered economy. In 1840, the city of Fort Wayne was incorporated, and by 1850 boasted a population of 4,282. Industrial growth was stimulated by the beginning of the Wabash and Erie Canal. When the Canal was completed from Toledo, Ohio to Lafayette, Indiana in 1843, yards for building canal boats were added to local industries that already included tanneries, distilleries, breweries, sawmills and gristmills.

The decade before the Civil War witnessed the foundation of Fort Wayne's later industry and commerce. In 1853, the Bass Foundry and Machine Company was founded. The following year brought the rails of the Ohio and Indiana Railroad from Crestline. The first locomotive came to Fort Wayne on a canal flatboat, and was used to construct the railroad from its western terminus. The Fort Wayne and Chicago Railroad was built in 1856, and shortly thereafter the lines were consolidated to become a part of the main line of the great Pennsylvania Railroad System. Between 1869 and 1871, four more railroads were built through the city, firmly identifying Fort Wayne as a natural transportation center. In the first ten years of railroad development, the city's population doubled—to an imposing figure of 8,400 men, women and children.



From 1870, to the turn of the century, Fort Wayne's population continued to increase, at the rate of about 35% every ten years. It was in this period that S. F. Bowser invented the first self-measuring pump, and started the gasoline pump industry. Fort Wayne is the world center of that industry. It was during this same period that America's first full-fashioned hosiery mill began operations. Theodore Thieme imported both the machinery and the workers from Germany in 1891. Industry's need

and Sts Largest Bank

for power and light was anticipated by the Jenny Electric Plant, which started to turn out dynamos and arc lights in 1881 from a two-story building on Superior, between Calhoun and Harrison Streets. After several changes in location and ownership, the plant was integrated into General Electric Company, and became Fort Wayne's largest industry.

A NEW BANK AND A NEW ERA

The story of northern Indiana is the story of its people. The first permanent white settlers were sturdy, freehold farmers and small traders of English and Scotch-Irish ancestry. Building of the canal and railroads opened the floodgates to thousands of European immigrants. Many thrifty, middleclass Germans—farmers, businessmen and scholars—were attracted to the Hoosier State by the advantages of a young and rapidly growing society. They, in turn, helped to attract the enterprises that have provided Fort Wayne with a diversified and stable economy. Much of the steady advance of the Fort Wayne area is a monument to their character.

The beginning of the twentieth century brought marked changes for the relatively prosperous urban residents of Northern Indiana. Homes were being erected by the thousands; streets were paved; industry's development was raising the standards of living. Although it was a period of difficulty for many farmers and factory workers, an increasing number of Hoosiers were finding time for enjoyable living.

In the Spring of 1905, Samuel M. Foster and a group of associates organized, as the German-American National Bank, the financial institution which is now Lincoln National Bank and Trust Company. The same year saw the beginning of the Lincoln National Life Insurance Company, the Fort Wayne Hotel Company and the Fort Wayne Clearing House.

On May 20, 1905, the new bank opened its doors to the public in modest quarters located on Court Street, now occupied by the First Federal Savings and Loan Association. From the very first day, the new bank won the approval of the community. Hundreds thronged the lobby until closing time, and 800 accounts were opened, with deposits totaling more than \$100,000. The new bank was the first of the five national banks then operating in Fort Wayne to establish a Savings Department.





Our First Home
Open for Business, May 20th, 1905
First Day Deposits, \$102,306.90



The Story of Fort Wayne
... and Its Largest Bank

THE FIRST QUARTER CENTURY

At the turn of the century, America was reaping the harvest of an expansion era ambitiously conceived but not soundly planned, when, in 1905, the Lincoln National Bank was organized in Fort Wayne. The young institution promptly went through a trying economic period culminating in the money panic of 1907. The banking machinery of the country had not kept pace with the needs of business and agriculture, and Congress had failed to provide banking with the necessary tools to meet the credit and currency requirements placed upon it. Confidence was shaken, and the demand on banks could not be met because they had no means of acquiring additional reserves. Such times try men's souls, but temper judgment, and are the crucible out of which emerge strong institutions. Lincoln National went through this tempering process early in its existence and laid the foundation of the institution it is today.

Experience gained in the money panic brought about corrections which were embodied in the Federal Reserve Act passed by Congress in 1913. For the first time, America was provided with a central banking system unique in that it was a bankers' bank owned by bankers and operated solely in the public interest. The System made a future money panic impossible as the currency supply automatically expands and contracts to meet the needs of business. The Lincoln National was a charter member of the new system.

Almost immediately a strain was placed on the American economy by the outbreak of World War I. Banking was called upon to finance industry to an extent never before required and the Lincoln National did its share. The post war inflation brought on a short but severe depression, followed by a boom of the late 20's. No one could have foreseen what hit America in 1929, and the banking system faced a major crisis. The Lincoln National weathered these trying times and was opened unrestricted after the Moratorium was lifted.

The lessons learned from that experience brought about many safeguards, including the insurance of deposits, restrictions on the use of bank credit for speculating in the stock market, and a source of unlimited reserves to soundly managed banks such as the Lincoln National.

In the two decades from 1905 to 1925, many of Fort Wayne's notable buildings were erected, including the YWCA and YMCA, the Keenan and Van Orman Hotels, the Wabash and Pennsylvania railroad stations, and the Lincoln Life Building.

Many of Fort Wayne's locally-owned and operated businesses were started in the latter half of the nineteenth century. In 1919, a movement was initiated to attract branch plants of great American industries to the Fort Wayne area. The late Arthur F. Hall, president of Lincoln National Life Insurance Company, and a director of Lincoln National Bank, gave much support to this work. The Greater Fort Wayne Development Corporation, organized by the Chamber of Commerce, deserves great credit for the expansion of the east-end industrial section, the portion of Fort Wayne which now employs two of every three local workers. The efforts of the Development Corporation were richly rewarded by International Harvester Company's decision to locate here. The Fort Wayne Works of International Harvester is the largest heavy duty truck plant in the world. The plant was dedicated in 1922.

The Story of Fort Wayne
... and Its Largest Bank

In the fall of 1929, the stock market crashed, starting the most severe depression the nation had ever endured. It lasted from 1929 until the bank recovery of 1933. In the fall of 1929, ground was broken for the Lincoln Bank Tower, and construction of the bank and office building was completed in November of the following year. The Tower stands as the tallest office building in Indiana, a familiar landmark in the Fort Wayne area. It stands also as a symbol of the bank's faith in the future of this community—a confidence unshaken and undaunted by the changes of the years.

FROM 1930 ON

The slow recovery period during the 30's was difficult for Fort Wayne, as for all America. However, the strength of its people and the diversification of the community's industries enabled Fort Wayne to meet the stress of the times. Successfully overcoming the severe panic conditions of the early 30's, Lincoln National Bank and Trust Company prepared itself to assume an ever greater influence in the progress and future prosperity of the Fort Wayne area. When America was drawn into World War II in 1941, a rapid business expansion developed, resulting in greatly increased banking activity, accompanied by a greatly expanding loan and deposit volume. The business expansion has continued until the present day. Deposit volume of the Lincoln National Bank and Trust Company passed the \$100,000,000 mark in 1952, making it the largest bank in Indiana outside the capital city of Indianapolis.

In the year 1951, the bank purchased the Peoples State Bank of New Haven, which had served the New Haven community since 1916. The purchase of the Peoples State Bank of New Haven marked the beginning of an expansion program through the development of Branches.

Ground was broken in 1953 for an additional Branch of Lincoln National Bank in Fort Wayne. State-Sherman Branch opened its doors for business on October 8, 1954.

In this, the Fiftieth Anniversary Year of Lincoln National Bank and Trust Company, another new Branch has been completed. Clinton-Rudisill Branch serves the large and rapidly-developing southern section of Fort Wayne.

Fort Wayne today is one of the largest, most stable and most prosperous cities in Indiana. It is the business heart of the "Golden Zone", a thirteen county area which enjoys the highest per capita spendable income in the state. A very well-balanced market exists between industry and agriculture. The per capita farm income is \$6,921—\$768 over the national average.

The slogan, "Building with Fort Wayne Since 1905" reflects Lincoln National Bank and Trust Company's contribution to a thriving community noted for its diversified industry, healthy agricultural background, and steady and consistent population growth.



Coony Bayer Chairman of the Board Coony Bayer Cigar Co. Serving since 1916



Frank E. Bohn Chairman of the Board, The Home Telephone and Telegraph Company Serving since 1928



Chas. H. Buesching President Lincoln National Bank and Trust Company Serving since 1925

Present Board of Directors

The men comprising the Board of Directors of the Bank represent a broad cross section of business, industrial and financial experience—noteworthy civic leadership — and adherence to timetested policies and principles of sound banking service. They are qualified men who play an active and vital part in Lincoln Bank progress.



A. G. Burry Chairman of the Board Wayne Paper Box & Printing Corp. Serving since 1922



Clyde E. Flowers Vice-President Lincoln National Bank & Trust Co. Serving since 1946



B. F. Geyer Retired Serving since 1929



Theo. F. Hagerman President, Hagerman Construction Corp. Serving since 1950



Joseph C. Hutzell President, Ovelmo Company Serving since 1926



S. Allan Jacobs Vice-President, Phelps Dodge Copper Products Corp. Serving since 1953



James F. Keenan President, Keenan Hotel System Serving since 1925



Wm. T. McKay Treasurer, Bursley and Company, Inc. Serving since 1946



Walter O. Menge President, The Lincoln National Life Insurance Company Serving since 1955



H. Leslie Popp President, Perfection Biscuit Co. Serving since 1946



Thomas Robson President, Wayne Knitting Mills Serving since 1950



Willard Shambaugh Attorney Serving since 1928



Byron H. Somers Chairman, Medical Protective Co. Serving since 1941



Fred Zollner President, Zollner Machine Works Serving since 1946



Chas. H. Buesching President

Present Officers



Clyde E. Flowers Vice President



Eric A. Baade Vice President



Charles E. Kelly Vice President



Mark V. Overmyer Vice President



Edward W. Young Vice President



Earl G. Schwalm Vice Pres.—Trust Officer



Oscar H. Bushing Cashier



Ferd J. Kuentzel Asst. Vice President



Ralph E. Kenner Asst. Vice President



Chas. M. Gephart Asst. Vice President



William L. Kunkte Asst. Vice Presiden



Carl A. Gunkler, Jr. Asst. Vice President



Lawrence J. Mayers Asst. Vice President



Richard W. Goshorn Asst. Trust Officer



Robert A. Bradley Asst. Trust Officer



Edward H. Kruse, Jr. Asst. Trust Officer



Bert A. Timma Asst. Cashier



Victor F. Leininger Asst. Cashier



Chas. G. Meyer Asst. Cashier



Herbert F. Melcher Asst. Cashier



Edward O. Franke Asst. Cashier



Elmer C. Schmeling Auditor

Always a Strong Hand at the Wheel



Lincoln National Bank and Trust Company has held to a steady course through the shifting currents of a half century because "the hands at the wheel have rarely changed." Indeed, in both management and personnel, the institution has enjoyed an unusual record of continuity. Throughout the lifetime of the bank, there have been only three Presidents—Samuel M. Foster, Theodore Wentz, and Chas. H. Buesching.

Mr. Foster, one of the most influential figures in the development of modern Fort Wayne, was the first President of the Bank, and held the office until 1923, when he became Chairman of the Board. He was succeeded in the Presidency by Theo. Wentz, a co-founder with Mr. Foster, and the bank's first Executive Manager and Vice President. Mr. Wentz was succeeded by Chas. H. Buesching, who was elected President of the bank in January, 1929.

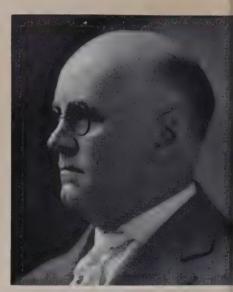
Chas. H. Buesching first entered the employ of the Bank as messenger at the age of 17 years, only a few months after the institution's establishment. It is a matter of record, however, that he was working in, although not for, the bank, a few days before it opened for business. As an apprentice carpenter of the contracting firm of Hilgeman Bros., which firm constructed the bank's first quarters, he was busily engaged sanding the floor of the office which almost 23 years later, at the age of 39 years, he was to occupy as President. On the way up to that position, which he still holds, he worked in every department of the bank and served in practically every capacity. Under the leadership of Mr. Buesching as President, the bank has experienced its greatest growth. The development of the Lincoln Bank Tower, and steering and guiding the bank through the difficult panic period of 1933 have been outstanding events during his term of office.

Along with his civic activities in the Fort Wayne community dating over many years, Mr. Buesching has given of his time and effort in banker association work, both State and National. He served as President of the Indiana Bankers Association for two terms in the years 1945 and 1946, and as President of the National Bank Division of the American Bankers Association in the year 1951.

With the expiration of the bank's anniversary year, 1955, Mr. Buesching will have served the bank a full 50 years.



SAMUEL M. FOSTER President from 1905 - 1923



THEODORE WENTZ
President from 1923 - 1929



CHAS. H. BUESCHING President since 1929

Past Directors

	Term of Service		Term of Service
ABE ACKERMAN	1928-1930	JOHN J. KRONENBERG Pres. Wayne Knitting Mills	1940-1950
HENRY BEADELL Peoples Dry Goods Co.	1905-1934	HENRY W. LEPPERVice President	1928-1938
GUSTAVE A. BERGHOFF Pres. Hoff-Brau Brewing Co. and Wayne Oil Burner Corp.	1905-1940	E. C. MILLERV. P. Fort Wayne Bldrs. Supply Co.	
HENRY C. BERGHOFF V. P. Rub-No-More Co.	1909-1925	S. E. MULHOLLAND Pres. Nor. Ind. Public Service Co.	
HERMAN J. BERGHOFFCapitalist—Chicago	1911-1912	J. B. NIEZER Banker—Monroeville, Ind.	
CHRISTOPHER R. COLMEYPennsylvania Railroad Co.	1905-1915	MAURICE C. NIEZER Pres. Niezer Fuel Co.	
WALTER COOKCook Bros. Insurance	1928-1934	JESSE F. PATTERSON Pennsylvania R. R. Co.	
ROBERT W. T. DeWALD DeWald Dry Goods Co.	1905-1922	ARTHUR H. PERFECT	
JOHN J. DISSERVice President	1928-1931	CHAS. F. PFEIFFERInsurance	
JESSE E. ESCHBACH	1928-1930	JAMES M. ROBINSONAttorney	
OSCAR G. FOELLINGER Pres. News Publishing Co.	1925-1933	JOHN J. RODGERS	
DAVID N. FOSTER	1905-1934	MAURICE I. ROSENTHALPhysician and Surgeon	
SAMUEL M. FOSTER	1905-1935	Pres. E. C. Rurode and Co.	
WM. M. GRIFFIN	1906-1937	FRANK K. SAFFORD	
ARTHUR F. HALL	1914-1936	WM. H. SHAMBAUGHAttorney	
GEORGE HERRMANN	1928-1929	FRANK L. SMOCK	
HENRY HILGEMAN	1906-1920	FRED THIEME	
MARK C. HONEYWELLPres. Minneapolis-Honeywell	1928-1934	THEO. F. THIEME	
Regulator Co.		GEO. VAN ARNAM	1906-1934
W. ROBERT KLAEHNKlaehn and Sons		GEORGE WALDSCHMIDTVice President	1926-1946
CHAS. KRAMERFarmer	1905-1910	THEO. WENTZPresident	1905-1929

LINCOLN NATIONAL BANK AND TRUST COMPANY BY DEPARTMENTS

GENERAL ADMINISTRATIVE

Chas. H. Buesching Clyde E. Flowers Eric A. Baade Charles E. Kelly

Oscar H. Bushing Ferd J. Kuentzel Ralph E. Kenner Charles M. Gephart

Carl A. Gunkler, Jr. Marie H. Cushing Carole Meyers Shirley Russell

Greta A. Silver Gloria Zimmerman

TRUST DEPARTMENT

Earl G. Schwalm Edward W. Young Richard W. Goshorn Robert A. Bradley

Edward H. Kruse, Jr. Lloyd Beatty Joann Byer

Ann Franks Mary Alice Klopfenstein JoAnne Valentine Carma Nelson

Russell Scott Esther Weseli

AUDITING DEPARTMENT

Elmer C. Schmeling Willis Allmandinger Judith Buuck Howard E. Dennis Marilyn Nace Thomas W. Russell

Marjorie A. Wick

COMMERCIAL LOANS

Victor F. Leininger

Paul B. Becker

Stanley R. Koehlinger

Virginia Maloley

REAL ESTATE MORTGAGES

Mark V. Overmver Lawrence J. Mayers Chester W. Hessert Eugene G. Haines

Elsie K. Fordham Gloria Horton

Madeline C. Pallone Irene Smeltzer





INSTALLMENT LOANS

Wm. L. Kunkle Robert L. Burtch Paul C. Feichter Herman L. Friedrich, Jr. Herbert M. Huguenard Philip McClure Robert G. Mills

Robert C. Ruckel R. Paul Seifert Dorothy Buuck Beverly A. Cowan Marian Davis Nancy Furge Margaret Greim Nancy Hatfield Patricia Kniffen Virginia Lahmon Ruby Liggett Dorothy Reynolds Claran Schrock Margaret Turner Ruth Ann Wegman Berniece L. Werling Bobbie Flaugh Marie Bux

COMMERCIAL TELLERS

Norman F. Prange Justin G. Beuret Wayne Colby Lester L. Dubach J. Wm. Feldman James F. Harris Rita Ann Holthaus Anthony Kierzkowski Robert E. Landstoffer Robert H. Sandy Eugene M. Schmidt Ralph W. Shimer Hal Strong Maurice E. Taulman Paul M. Taylor

SAVINGS TELLERS

Edward O. Franke Ned O. Green Vivian C. Closs Josephine A. Kelly Geraldine Kelly Dorothy J. Kenny Lydia F. Lee Norrine M. Longe Armilda May Helen Schnitker Martha Smith Alice Stiles

Lavern Woodcox Adda Wygant Goldie Monroe

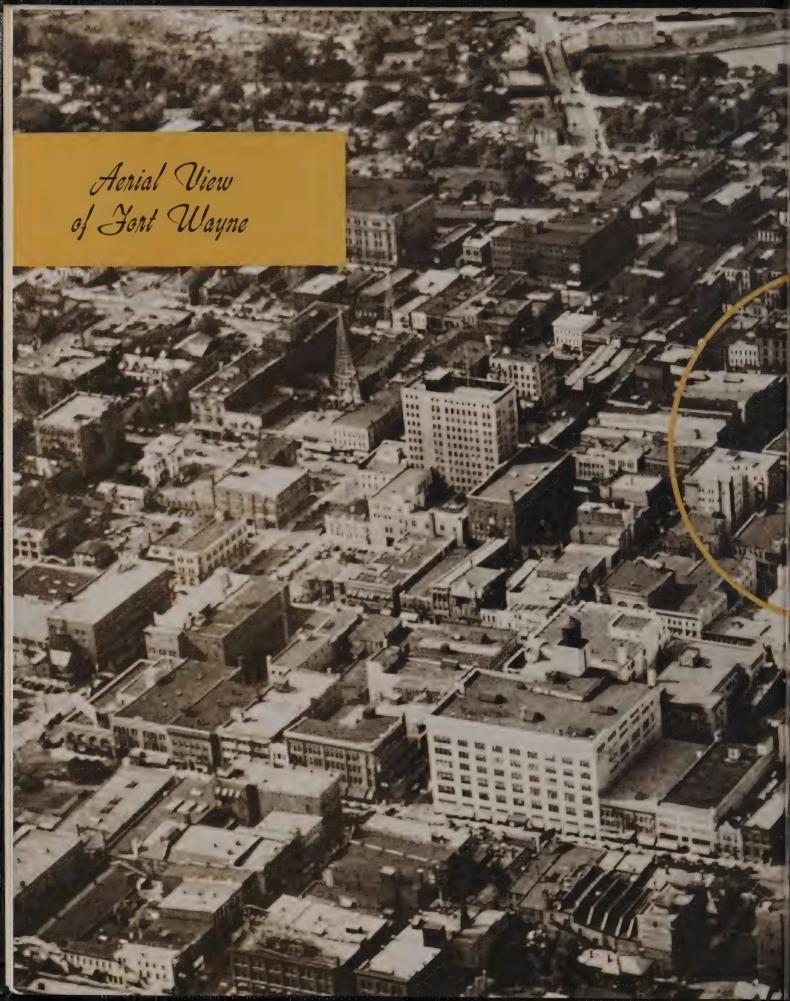
COMMERCIAL BOOKKEEPERS

Lewis F. Koehlinger Jerry Miller Dolores H. Bangert Juanita M. Bermes Mary Lou Bowers Barbara Brueck Marilynn Dirks Carole Fruechtenicht Sharlene Hartman Marilyn Holzworth Veronica Hutton Beverly Igney Patricia Knuth Janet Lamb Grace A. Lopshire Norma Meagher Betty Messner Agnes Morrissey Ruth Moyer Darlene Pelz Annrita Pickavet

Darlene Rankin Mildred L. Rathert Mona Ann Remmers Mary Lu Schroeder Rose M. Tarnow Judith Waltke









LINCOLN NATIONAL BANK AND TRUST COMPANY BY DEPARTMENTS

ANALYSIS, PROOF AND TRANSIT

Samuel Van Buskirk Gloria Bojrab Evelyn Bonar Joan Byerley Esther Dix Nancy Gordon Barbara Gruettert Joan Kemp Karen M. Conkling Karen Langston Patricia LaRoche Vera C. Lepper Marjorie Long

Carol A. Meads Lou Ann Michael Sally Moyano Joanne Nichter Patricia Preston Dorothy Schmitt Sondra Smith Barbara Streicher Carol Ummel Patricia Wall Lucile Wietfeldt Marjorie Yarian Helen Bremer

NEW HAVEN BRANCH

Herbert F. Melcher Richard G. Adams Arleen Behrmann Eleanor Federspiel Opal Kain Phyllis Sumney

STATE-SHERMAN BRANCH

Bert A. Timma Richard E. Bower Martha Carpenter Norma Jean Kennett Beverly Preston Mae Agnes Roethele Helen Woulfe Marcille M. Burtch Jean K. Mills

CLINTON-RUDISILL BRANCH

Charles G. Meyer Wildon H. Scholl Judith Dornte Ruth Kanning Doris Medlen Robert Porter Barbara Stellhorn

SAFE DEPOSIT DEPARTMENT

Margaret Blomker

Mildred A. Kahler

Linda Einhorn

DRAFTS AND COLLECTIONS

Robert W. Englehart

Albert V. Schumm

Grace Joan McKeeman





STATEMENTS

Carl G. Engelking

ADDRESSOGRAPH DEPARTMENT

Eleta M. Fink Marilynn Clement Beverly Stahlhut

CENTRAL FILE

Virginia Christ

Darlene Springer

SWITCHBOARD OPERATOR

Elinor M. Buuck

MESSENGERS AND MAIL

Neil Anderson Phillip Bond David Rasor

Gaius Steiner Louis Kanning

GUARD

William E. Rippe

ORGANIST

Jeane Brown Bosselman

MANAGER, CAFETERIA

Ann B. Ackerman

LINCOLN BANK TOWER

D. G. Mills

Ruth Vest











Fifty Years

COMPARATIVE STATEMENT OF CONDITION OF

RESOURCES	May 20, 1905	May 20, 1910	May 20, 1915	May 20, 1920
Cash and Due from Banks	\$145,212.17	\$ 458,501.66	\$ 480,527.16	\$1,191,730.54
U. S. Government Securities	50,000.00	259,500.00	268,600.00	720,784.90
Other Bonds and Securities	-0-	149,891.73	263,998.65	818,969.90
Loans and Discounts	5,102.50	1,612,765.62	2,304.505.40	3,754,757.47
Bank Buildings and Equipment	16,286.65	23,467.85	28,000.00	29,794.7
Other Resources	2,359.43	10,377.50	26,152.90	560,546.68
Total Resources	\$218,960.75	\$2,514,504.36	\$3,371,784.11	\$7,076,584.3
LIABILITIES				
Capital Stock	\$111,000.00	\$ 260,000.00	\$ 260,000.00	\$ 300,000.00
Surplus	5,550.00	57,500.00	100,000.00	200,000.00
Undivided Profits and Reserves	—0—	13,203.27	8,763.48	76,601.20

103.85

102,306.90

\$218,960.75

275,000.00

1,908,801.09

\$2,514,504.36

267,000.00

2,736,020.63

\$3,371,784.11

1,738,180.4

4,761,802.63

\$7,076,584.3

Other Liabilities

Deposits

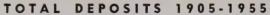
Total Liabilities.....

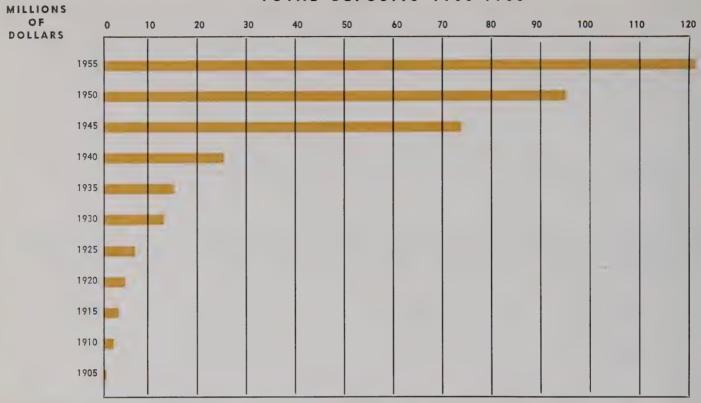
of Progress

INCOLN NATIONAL BANK AND TRUST COMPANY

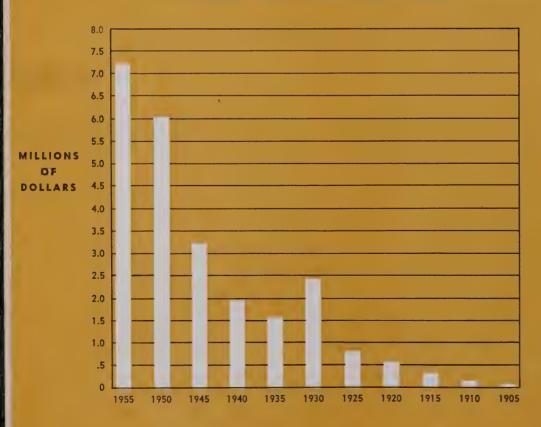
May 20, 1925	May 20, 1930	May 20, 1935	May 20, 1940	May 20, 1945	May 20, 1950	Jan. 1, 1955
\$1,441,612.66	\$ 2,058,136.12	\$ 2,391,128.30	\$ 8,639,070.51	\$10,500,446.64	\$18,516,936.36	\$ 33,959,006.28
305,708.70	1,016,988.45	1,601,773.14	2 ,786,569.24	40,680,281.90	35,318,238.61	50,356,098.53
855,391.38	1,039,693.81	3,058,205.42	1,376,728.34	404,169.01	3,495,007.27	250,007.69
4,343,177.03	10,001,260.55	3,920,382.49	10,865,647.45	9,477,286.32	26,959,580.38	44,714,778.93
184,474.13	990,252.98	1,330,598.75	1,023,889.98	780,503.07	969,648.70	1,100,000.00
256,320.75	1,163,166.24	372,754.01	89,101.80	275,811.84	357,570.37	354,959.50
\$7,386,684.65	\$16,269,498.15	\$12,674,842.11	\$24,781,007.32	\$62,118,498.78	\$85,616,981.69	\$130,734,850.93
\$ 300,000.00	\$ 1,000,000.00	\$ 1,200,000.00	\$ 1,200,000.00	\$ 1,200,000.00	\$ 1,500,000.00	\$ 2,000,000.00
\$ 300,000.00 300,000.00	\$ 1,000,000.00 850,000.00	\$ 1,200,000.00 200,000.00	\$ 1,200,000.00 525,000.00	\$ 1,200,000.00 1,200,000.00	\$ 1,500,000.00 2,000,000.00	
,						3,000,000.00
300,000.00	850,000.00	200,000.00	525,000.00	1,200,000.00	2,000,000.00	3,000,000.00 2,347,358.12
300,000.00	850,000.00 329,628.46	200,000.00	525,000.00 246,955.57	1,200,000.00 728,526.43	2,000,000.00 2,350,325.94	\$ 2,000,000.00 3,000,000.00 2,347,358.12 2,154,236.66 121,233,256.15
	\$1,441,612.66 305,708.70 855,391.38 4,343,177.03 184,474.13 256,320.75	\$1,441,612.66	\$1,441,612.66 \$2,058,136.12 \$2,391,128.30 305,708.70 1,016,988.45 1,601,773.14 855,391.38 1,039,693.81 3,058,205.42 4,343,177.03 10,001,260.55 3,920,382.49 184,474.13 990,252.98 1,330,598.75 256,320.75 1,163,166.24 372,754.01	\$1,441,612.66 \$ 2,058,136.12 \$ 2,391,128.30 \$ 8,639,070.51 305,708.70 1,016,988.45 1,601,773.14 2,786,569.24 855,391.38 1,039,693.81 3,058,205.42 1,376,728.34 4,343,177.03 10,001,260.55 3,920,382.49 10,865,647.45 184,474.13 990,252.98 1,330,598.75 1,023,889.98 256,320.75 1,163,166.24 372,754.01 89,101.80	\$1,441,612.66 \$2,058,136.12 \$2,391,128.30 \$8,639,070.51 \$10,500,446.64 305,708.70 1,016,988.45 1,601,773.14 2,786,569.24 40,680,281.90 855,391.38 1,039,693.81 3,058,205.42 1,376,728.34 404,169.01 4,343,177.03 10,001,260.55 3,920,382.49 10,865,647.45 9,477,286.32 184,474.13 990,252.98 1,330,598.75 1,023,889.98 780,503.07 256,320.75 1,163,166.24 372,754.01 89,101.80 275,811.84	\$1,441,612.66 \$ 2,058,136.12 \$ 2,391,128.30 \$ 8,639,070.51 \$10,500,446.64 \$18,516,936.36 305,708.70 1,016,988.45 1,601,773.14 2,786,569.24 40,680,281.90 35,318,238.61 855,391.38 1,039,693.81 3,058,205.42 1,376,728.34 404,169.01 3,495,007.27 4,343,177.03 10,001,260.55 3,920,382.49 10,865,647.45 9,477,286.32 26,959,580.38 184,474.13 990,252.98 1,330,598.75 1,023,889.98 780,503.07 969,648.70 256,320.75 1,163,166.24 372,754.01 89,101.80 275,811.84 357,570.37

LINCOLN NATIONAL BANK AND TRUST COMPANY





TOTAL CAPITAL 1905-1955





As Fort Wayne's largest financial institution, Lincoln Bank is favored with a substantial share of Fort Wayne's banking resources. Of total deposits in Fort Wayne Banks, 44% is entrusted to the Lincoln; likewise, Lincoln Bank's invested capital represents 44% of total invested capital of all Fort Wayne banks.



The Quarter Century Chib

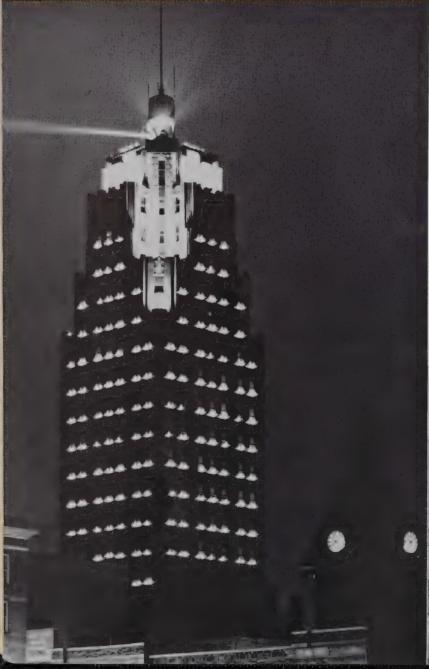
On this occasion of Lincoln National Bank's Fiftieth Anniversary, the officers and directors are pleased to express grateful appreciation to the men and women who have been with the bank for twenty-five years or more.

Their service record is impressive, indeed—a grand total of 820 years. Every member of the bank's big family may be inspired by the loyalty of these good friends and associates.





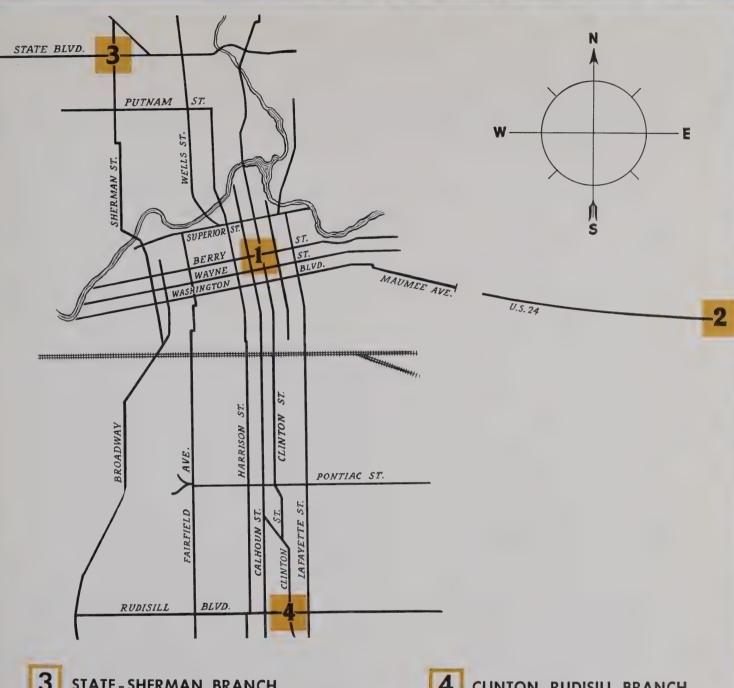
MODERN OFFICES SERVING GREATER FORT WAYNE



All roads lead to Fort Wayne, and to its largest bank. At Berry and Court in the business heart of the city, stands the Lincoln Tower, main office of Lincoln National Bank. Seven miles to the east is New Haven Branch. At the northwestern edge of the city proper is State-Sherman Branch, Fort Wayne's first Drive-In bank. Directly south of the downtown area is Clinton-Rudisill Branch, with Drive-In facilities and ample free parking space.

- 1 LINCOLN TOWER
- 2 NEW HAVEN BRANCH





STATE-SHERMAN BRANCH

CLINTON-RUDISILL BRANCH





List of Services

LINCOLN NATIONAL BANK AND TRUST COMPANY

913086

COMMERCIAL CHECKING ACCOUNTS

COMMERCIAL LOANS

COLLATERAL LOANS

INSTALLMENT LOANS

AUTOMOBILE LOANS

HOME APPLIANCE LOANS

HOME IMPROVEMENT LOANS

PERSONAL LOANS

COLLECTIONS

CORRESPONDENT BANK FACILITIES

FOREIGN BANKING

ACCEPTANCES

LETTERS OF CREDIT

TRAVELERS CHECKS

CHECKING ACCOUNTS FOR INDIVIDUALS

BANK-BY-MAIL

SAVINGS ACCOUNTS FOR INDIVIDUALS

CHRISTMAS AND VACATION ACCOUNTS

SCHOOL SAVINGS ACCOUNTS

CERTIFICATE OF DEPOSIT

TRUST SERVICE

SAFETY DEPOSIT BOXES

U. S. GOVERNMENT SECURITIES

REAL ESTATE MORTGAGE LOANS

FEDERAL HOUSING MORTGAGE LOANS

NIGHT DEPOSITORY

BANK MONEY ORDERS AND DRAFTS

CERTIFIED CHECKS

U. S. SAVINGS BONDS

LINCOLN NATIONAL BANK AND TRUST COMPANY

Salutes its good friends and keen business rivals

ANTHONY WAYNE BANK

DIME TRUST & SAVINGS BANK

FORT WAYNE NATIONAL BANK

THE PEOPLES TRUST & SAVINGS COMPANY

The story of Lincoln National Bank's first fifty years would not be complete without due recognition of our friendly competitors—fellow-members of the Fort Wayne Clearing House Association with whom we have shared all or part of our lifetime of service to Fort Wayne and the Golden Zone.

The five banks of Fort Wayne command total assets of more than \$290,000,000—a reservoir of financial power that has helped to build the area to its present size and industrial importance, and to insure its future growth.

On this occasion of our Fiftieth Anniversary, it is with pleasure that we extend our best wishes to our good neighbors in the local banking field. May we all continue to prosper with the community we serve.

The Area Served

BY LINCOLN NATIONAL BANK AND TRUST COMPANY

GREATER FORT WAYNE

The Main Office and two Branches of Lincoln National Bank and Trust Company are located within the boundaries of the city of Fort Wayne. The fourth office is in New Haven, seven miles east of the city. Complete banking service is thus within easy reach of families in every part of Fort Wayne. The branches have been located in growing residential and shopping areas. The Lincoln Bank Tower, centrally located, is especially convenient for downtown business people, for merchants and industry.

THE GOLDEN ZONE

Lincoln National Bank draws customers from every part of the Golden Zone, the thirteen county portion of northern Indiana and northwestern Ohio, for which Fort Wayne is the natural trading center. The bank not only serves individuals and corporations in the towns and on the farms of the area, but also acts as correspondent for country banks throughout the Golden Zone.

The bank has always been proud to serve everyone, according to his individual needs and situations. The schoolboy's pennies are as welcome in Lincoln National Bank's Savings Department as the sizable deposits of large corporations. Housewives and businessmen both find convenience in the speed of drive-in banking. Farmers enjoy doing business at Lincoln Tower, or the Branch nearest to their homes. Other banks and bankers appreciate the efficiency and courtesy of Lincoln National Bank's correspondent service.

The beginning of our second half-century of service finds us better prepared than ever to meet the demands of a thriving, growing area. We look forward to its opportunities.

